

JUDGE RHODES, I AM DAVID LAWRENCE MALHALAB,  
A DUTY DISABLED RETIRED DETROIT POLICE  
SERGEANT, SINCE MAY 2005.

I HAVE COME TO EXPRESS MY DISPLEASURE OF  
THE DETROIT BANKRUPTCY PROCEEDINGS  
WE HEAR ABOUT RESTRUCTURING OF DETROIT  
GOVERNMENT SO THAT WHEN IT EMERGES FROM  
BANKRUPTCY IT WILL BE ABLE TO BETTER SERVE  
DETROIT RESIDENTS....BUT IN 3 AREAS I SEE A  
GLARING PROBLEM THAT HAS NOT BEEN  
ADDRESSED. AND SHOULD HAVE BEEN ONE OF THE  
FIRST CHANGES...

DETROIT HAS TOO MANY COUNCIL MEMBERS...FOR  
650,000 RESIDENTS...

EMF ORR AND YOU SHOULD IMMEDIATELY REDUCE  
COUNCIL MEMBERS BY 2 TO 4 MEMBERS...THE

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COUNCIL IS BLOATED AND NOT EFFICIENT.  
AND THE COUNCIL JUST GOT A 5% RAISE AND NOT  
ONE MEMBER HAS REJECTED THE RAISE – WHILE  
CITY WORKERS HAVE LOST MORE.. AND SOME  
RETIREEES LOST 4.5% OF THEIR PENSION CHECKS  
AND WE ALL LOST OR MEDICAL BENEFITS...THIS IS  
NOT FAIR ...RIGHT ...OR JUST. WHERE'S IS THE  
SHARED SACRIFICE...A GOOD FAITH EFFORT TO  
UNDERSTAND HOW HARD IT IS FOR RETIREEES.  
PUBLIC SAFETY IS SAID BY SOME TO BE THE MOST  
IMPORTANT ISSUES ...WE HAVE A NEW POLICE  
CHIEF WHO IS CLEANING UP THE MESS FROM PAST  
BAD AND CORRUPT POLICE CHIEFS THAT HAS  
HELPED LEAVE DETROIT UNSAFE.  
THE POLICE DEPARTMENT WILL HAVE TO HIRE NEW

POLICE OFFICERS BECAUSE IT IS SEVERELY  
UNDERSTAFFED – INDEED THE LACK OF POLICE  
OFFICERS IS ONE REASON THAT DETROIT IS STILL  
UNSAFE –

NO MATTER WHAT CHIEF CRAIG DOES OR SAYS...  
EMF ORR AND YOU MUST ORDER THE CITY TO  
RAISE THE HIRING STANDARDS FOR NEW POLICE  
OFFICERS... A GED REQUIREMENT IS TOO LOW A  
STANDARD FOR A 21<sup>ST</sup> CENTURY POLICE  
DEPARTMENT.

DETROIT NEEDS A 2 OR 4 YR COLLEGE  
REQUIREMENT AND OR MILITARY EXPERIENCE  
REQUIREMENT AND A QUALITY PSYCHOLOGICAL  
EVALUATION SYSTEM FOR NEW OFFICERS, AND  
FOR ALL OFFICERS.

AND EMF ORR AND YOU MUST IMPOSE A STARTING

SALARY FOR NEW OFFICERS THAT WILL ATTRACT  
APPLICANTS TO DETROIT AND RETAIN OFFICERS  
THAT ARE SACRIFICING EVERY DAY TO PROTECT  
DETROIT RESIDENTS...

<sup>17</sup>  
\$14 A PROPOSED PAY RATE FOR NEW OFFICERS AND  
WITH A 8% DEDUCTION FOR PENSION WILL NOT  
ATTRACT AND RETAIN THE BEST AND THE  
BRIGHTEST POLICE OFFICERS.

INDEED SOME OFFICERS MAY HAVE TO GO ON  
WELFARE TO KEEP THEIR JOBS.

FUNDING MUST BE FOUND FROM FEDERAL AND  
STATE GOVERNMENTS TO PAY FOR THIS MOST  
BASIC PUBLIC SERVICE

YOU SHOULD ORDER JUDGE JULIAN COOK TO END  
THE DOJ DETROIT DECREE CASE, THAT HAS

DRAGGED ON FOR 11 YEARS, AND HAS COST  
DETROIT MILLIONS OF DOLLARS AND SHOULD HAVE  
ENDED LONG AGO. *\$ 60K MONTH*

IF ANY POLICE DEPARTMENT HAD BEEN  
THOROUGHLY BAD AND CORRUPT – IT SHOULD NOT  
HAVE TAKEN THIS LONG TO CORRECT THE  
PROBLEMS OF THAT DEPARTMENT OR DETROIT'S

I AM UPSET BECAUSE THE NEWS MEDIA CONTINUES  
TO MAKE FALSE STATEMENTS – THAT WE DID NOT  
LOSE ANYTHING FROM OUR PENSIONS...PENSION  
CHECKS...WHEN IN FACT EVERY RETIREE MUST  
NOW PAY FOR THEIR HEALTH CARE BENEFITS WITH  
MONEY FROM OUR / THEIR PENSION CHECKS.

I HAD AS A RETIRED SERGEANT A BC-BS MASTER  
MEDICAL BENEFIT WITH DENTAL AND VISION....NOW

I DON'T HAVE EITHER...10 DAYS AFTER MY DUTY  
DISABILITY NOTICE CAME THRU – AT THE REQUEST  
OF THE POLICE DEPARTMENT – PC ELLA BULLY  
CUMMINGS I HAD A TRIPLE HEART BYPASS WITH A  
BRIDGE...I NEEDED MY HARD EARNED MEDICAL  
BENEFITS THEN, AND NOW MORE THAN EVER...AS I  
APPROACH 10 YEARS WITH A HEART BYPASS.  
I NOW PAY ALMOST \$900 A MONTH FOR A BC BS  
POLICY THAT HAS NO DENTAL AND NO VISION - I  
HAVE CATARACTS AND GLAUCOMA – AND TWO  
TORN ROTAR CUFFS FROM MY DUTY RELATED  
INJURY...I WILL PAY ABOUT \$15,170. – ABOUT 37%  
FROM MY PENSION CHECK...OUT OF POCKET  
COSTS TO ME...THE STIPENDS ARE TOO LITTLE AND  
ARE NOW CAUSING CONFUSION, DUE TO DUTY  
DISABILITY QUESTIONS AND POSSIBLY GETTING A

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SUPPLEMENT TO THE STIPEND..AND NOW WE HEAR  
OF A VEBA HEALTH SYSTEM ???

WE ARE CONFUSED AND FELT FORCED TO VOTE  
YES ON RESTRUCTURING PLAN – THAT IS  
CONFUSING TO LAWYER AND TO US AND WE DON'T  
KNOW ANYTHING ABOUT HOW VEBA WILL WORK OR  
IF IT WILL HAPPEN THIS IS WRONG...ALL RETIREES  
HAVE BEEN WRONGED BY THE LOSS OF THEIR  
HEALTH CARE BENEFITS.. AND THIS MUST BE MADE  
RIGHT.

RETIREES MUST KNOW THAT THEIR SACRIFICES ON  
THE JOB AND NOW IN RETIREMENT WERE NOT  
WRONG AND IN VAIN.

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I HAVE SAID PUBLICALLY THAT THE DETROIT  
BANKRUPTCY IS WRONG AND BE BOTCHED FROM  
THE BEGINNING I DO NOT BELIEVE THAT THE  
ACTIONS PRIOR TO FILING THE BANKRUPTCY WERE  
LEGAL, TRANSPARENT AND IN THE BEST INTEREST  
OF DETROIT RESIDENTS AND RETIREES.

IF THE DETROIT BOND DEAL IS FOUND ILLEGAL OR  
A STRONG BELIEF THAT IT IS...THERE MUST BE AN  
FBI AND SEC INVESTIGATION, AND PEOPLE SHOULD  
GO TO JAIL.

DETROIT POLICE AND FIRE RETIREES WERE MADE  
OUT TO BE A REASON THAT DETROIT WAS IN SUCH  
A DIRE FINANCIAL CONDITION.

THE PUBLIC WAS TOLD THAT THE DETROIT POLICE  
FIRE PENSION WAS UNDER FUNDED AND RUN BY  
CROOKS AND SCAM ARTISTS...



WE WERE SET UP TO BE THE FALL GUY IN EVENT THAT A RESOLUTION OF THE BANKRUPTCY WAS NOT PROPERLY ACCOMPLISHED.

EMF ORR WENT AROUND SAYING HE WAS GOING CONDUCT AN INVESTIGATION, WHILE KNOWING THAT THE FBI HAD AN ONGOING INVESTIGATION AND THAT NUMEROUS PEOPLE HAD BEEN INDICTED.

BUT IN FACT OUR PENSION WAS FULLY FUNDED @ \$3 BILLION DOLLARS AND WAS A VIABLE AND WELL STRUCTURED PENSION CAPABLE OF PAYING ITS RETIREES. ESPECIALLY NOW WITH THE NEW PENSION REQUIREMENT FOR DPD / FFS

ALL OF THIS FALSE INFORMATION WAS A SET UP TO STEAL OUR HEALTH CARE BENEFITS AND TAKE

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CONTROL OF OUR PENSION SYSTEM ONLY AT THE  
LAST MINUTES DID EMF ORR ADMIT THAT THE OUR  
PENSION WAS NOT UNDERFUNDED.

YOU RULED THAT OUR MICHIGAN  
CONSTITUTIONALLY PROTECTED

PENSIONS WERE A CONTRACT THAT COULD BE  
BROKEN – WE WILL NOW NEVER KNOW.

SO POLICE AND FIRE FIGHTERS LOST THEIR, HARD  
EARNED HEALTH CARE ENEFITS....BENEFITS THAT  
WE WORKED HARD FOR AND SACRIFICED FOR  
GONE...AT A TIME IN OUR LIVES THAT WE NEEDED  
THEM MOST – IN RETIREMENT.

May 15, 2014

Judge Steven W. Rhodes  
US BC-ED-Mi  
Detroit, Michigan 48226

Dear Judge Rhodes,

I am a duty disabled retired Detroit Police Sergeant, May 20, 2005.

I have had to purchase medical coverage because the City of Detroit cancelled my (our) medical benefits, that we were promised – and guaranteed by the Michigan Constitution. I would not have taken the retirement, at the time, if I had known my pension benefits would be reduced. I was promised a lifetime retirement pension and medical coverage.

I am now going to have to pay **\$15,170.16**, (est. 37%) for my medical coverage through Mi BC/BS, a year, **out of my retirement pension check**. This is too much...for me and surely there are other officers and fire fighters and general retirement pensioners that will also find their medical coverage costs – too much – from the pension checks. I am paying more for medical coverage with less benefits.

We have LOST, media reports that DPD/FFs would not see a reduction in the pension checks is FALSE, we are now paying too much for medical coverage with less benefits than we had, when we retired.

This is NOT fair to us...or other retired Detroit workers. I hope that it is not too late to have our medical coverage restored – or a higher stipend to cover medical coverage, so that retirees will not have to reduce or eliminate health care insurance to pay for our monthly needs, other than medical coverage.

Please use your judicial powers to help restore full medical coverage to Detroit retirees, even at this late date. You have the power – please use it.

David L. Malhalab  
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